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**JUDGE KENNELLY
MAGISTRATE JUDGE BRO**

EXHIBIT A

Part 14 of 14

Policy Number: BK01116165

Loss Payable Provisions

Change(s) Effective: 02/10/2003

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises

Number

Description of Property

0001 LEASE # 001-9992-01 PROJECTOR VALUE \$15,000

Loss Payee (Name and Address)

BALBOA CAPITAL CORPORATION
2010 MAIN ST # 150
IRVING, CA 92614

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 02/10/2003

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART

Schedule

Premises

Number	Description of Property
0001	LEASED EQUIPMENT VALUE: \$225,000

Loss Payee (Name and Address)
CUSHING & COMPANY
325 WEST HURON STREET
CHICAGO, IL 60610

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 02/10/2003

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises

Number **Description of Property**
0002 SOFTWARE

Loss Payee (Name and Address)
COMPAQ FINANCIAL SERVICES
INSURANCE ADMINISTRATOR
420 MOUNTAIN AVENUE
P.O. BOX 6
MURRAY HILL, NJ 07974-0006

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

 - a. Adjust losses with you; and
 - b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.
2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."
3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 02/10/2003

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART

Schedule

Premises

Number	Description of Property
0002	LEASED COMPUTER HARDWARE/SOFTWARE LEASE #36&37 VALUE AT 75,000.00

Loss Payee (Name and Address)

CIT
4600 TOUCHTON RD EAST
BLDG 100, SUITE 300
JACKSONVILLE, FL 32246

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165

Loss Payable ProvisionsChange(s) Effective: 02/10/2003**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule**Premises**

Number	Description of Property
0005	SOFTWARE

Loss Payee (Name and Address)

COMPAQ FINANCIAL SERVICES
 INSURANCE ADMINISTRATOR
 420 MOUNTAIN AVENUE
 P.O. BOX 6
 MURRAY HILL, NJ 07974-0006

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 02/10/2003

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises

Number	Description of Property	Loss Payee (Name and Address)
0005	LEASED COMPUTER HARDWARE/SOFTWARE LEASE #36&37 VALUE AT 75,000.00	CIT 4600 TOUCHTON RD EAST BLDG 100, SUITE 300 JACKSONVILLE, FL 32246

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- Adjust losses with you; and
- Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 02/10/2003

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises

Number	Description of Property	Loss Payee (Name and Address)
0007	LEASED COMPUTER EQUIPMENT	ARLINGTON CAPITAL BOX 7023 305 W BEAVER SUITE 400 TROY, MI 48007-7023

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.



The St. Paul Business Foundation Series

Change Endorsement

United States Fidelity and Guaranty Company
5801 Smith Avenue
Baltimore, Maryland 21209

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Change Number:	Change(s) Effective:	Policy Number:	Policy Expiration:
10	03/03/2003	BK01116165	05/01/2003

Named Insured

VOA ASSOCIATES INCORPORATED
VOA & OWP&P DESIGN COLLABORATIVE FOR NORTHWESTERN
MEMORIAL HOSPITAL
224 S MICHIGAN AVE STE #1400
CHICAGO, IL 60604

Your Agent

AVA INSURANCE AGENCY
25 N MARTINGALE RD STE 1100
SCHAUMBURG, IL 60173

Agent Code: 120853

Client Number: 0001614656

Change(s)

* (Form B) Owners, Lessors Or Contractors CITY OF CHICAGO is Added
Form Description
CL/BF 00 45 03 95 Change Endorsement
CL/BF 22 40 03 95 (Form B) Owners, Lessors Or Contractors

Additional Premium: WAIVED

Date Issued: 05/04/2005

Authorized Representative

INSURED
CL/BF 00 45 03 95
Print Date: 05/04/2005

Direct Bill Number
4400031464
Prepaid

Page 1 of 1

Policy Number: BK01116165

Owners, Lessees Or Contractors (Form B)

ADDITIONAL INSURED

Change(s) Effective: 03/03/2003

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

LIABILITY COVERAGE PART.

Schedule

Name of Person or Organization:

CITY OF CHICAGO
PROCUREMENT DEPT
121 N LASALLE ST #403
CHICAGO, IL 60602

SECTION II - WHO IS AN INSURED is amended to include as an insured the person or organization shown in the

Schedule, but only with respect to liability arising out of "your work" for that insured by or for you.

IMPORTANT INFORMATION REGARDING YOUR POLICY

Please read important information regarding the forms and endorsements, which make up your new business, roll on renewal, or renewal policy. To identify your policy type, please refer to your policy declarations. The policy type will appear in the dialogue box at the top of the page under **Reason for Issuance**. Please reference the following example:

Policy Number:	Reason For Issuance:

New Business and Roll on Renewal Policy Types

Please retain your current policy and endorsements for future reference. Your new business or roll on renewal policy contains copies of all policy forms and endorsements, as listed on the Schedule of Forms and Endorsements (for the Business Insurance Policy), or as listed on the Declarations (for the Business Auto Policy). When your current policy renews, only some of these forms will be re-printed; therefore, it is necessary to retain the contents of this policy for future reference.

Renewal Policy Type

Please be advised that all policy forms and endorsements, as listed on the Schedule of Forms and Endorsements (for Business Insurance Policy), or as listed on the Declarations (for Business Auto Policy), will not be attached to your renewal policy. Since all of the forms and endorsements were attached to your new business or roll on renewal policy, the only forms that will print with this renewal policy are:

1. Forms and endorsements that contain information specific to your business; such as your premises location, your schedule of vehicles, etc.;
2. Forms and endorsements where the content of the form has been edited or revised by the St. Paul Travelers Companies. Any changes to the content of the form are indicated by a new edition date of the form; and,
3. New forms and endorsements added to your renewal insurance contract.

If you have any questions regarding this information, please contact your St. Paul Travelers representative.

WAIVER OF MINE SUBSIDENCE INSURANCE

Throughout this form the word "I" means the Named Insured shown below. I do not desire Mine Subsidence Insurance coverage and waive any right to the coverage. I understand that this waiver applies to the policy shown below and to all successive renewals of that policy.

I also understand that if I want Mine Subsidence Insurance coverage in the future, I may purchase it only by requesting the coverage in writing.

Named Insured: VOA ASSOCIATES INCORPORATED

Policy Number: BK01116165

VOA & OWP&P DESIGN COLLABORATIVE FOR NOR
THWESTERN

Agency: AVA INSURANCE AGENCY

Signature: *

Date Signed: _____

Title: _____

*Signature must be: (1) the Named Insured's; (2) the Named Insured's representative; or (3) an officer of the corporation if the Named Insured is a corporation.



Automated Safety and Health Services

When a loss occurs, the impact to your bottom line can be significant. Loss of production, loss of a key customer or loss of a seasoned employee has a bigger effect on your bottom line than the direct cost of the claim. St. Paul Travelers now offers you free access to information that could potentially save you money or more importantly, save a life.

- http://www.stpaultravelers.com/business_insurance/risk_control/index.html - your new access to safety and health information. There are several key features that our web site has to offer:
 - **Free consultations** via email with our experts in construction, product liability, property protection, business continuity, ergonomics, industrial hygiene, commercial auto and general safety and health.
 - Safety and health bulletins, with full text, on over 400 topics
 - Safety and health databases that contain a wealth of information
 - Hot links to other safety and health areas such as OSHA, NFPA, CDC, etc.
- **Fax On Demand**
 - By calling 1-800-505-0173, you have access to over 400 safety and health bulletins. Topics range from Crisis Management to Sprinkler System Maintenance. Your selection will be faxed to you immediately.
- **Telephone Consultations**
 - We now have a hotline where you can call a St. Paul Travelers Risk Control Specialist who can assist you with the safety and health questions that affect your business. Call 1-800-332-3232 at any time for consultation.
- **Safety Academy**
 - Provided **FREE** to St. Paul Travelers policyholders, the Academy offers a wide variety of results-oriented courses that can impact both worker safety and your bottom line. See http://www.stpaultravelers.com/business_insurance/risk_control/index.html for course listings and locations.

The St. Paul Travelers Risk Control has developed these easy access resources to help answer questions that may impact your operations.

We appreciate your business and hope that you find that these resources provide the answers you need.

MINIMIZING LOSSES MAXIMIZING PROFITS

Disclaimer

The information contained in this publication was obtained from sources believed to be reliable. Any opinions expressed herein are not necessarily those of St. Paul Travelers. St. Paul Travelers makes no representation or guarantee as to the correctness or sufficiency of any information contained herein, nor a guarantee of results based upon the use of this information, and disclaims all warranties whether implied, express or statutory, including without limitation, implied warranties of merchantability, fitness for use and fitness for a particular purpose. The entire risk as to the use of information is assumed by you, and St. Paul Travelers assumes no liability in connection with either the information presented or use of suggestions made in this publication. Further, this document does not amend, or otherwise affect, the terms, conditions or coverages of any insurance policy issued by The St. Paul Travelers. No part of this document or any of our other risk control documents is a representation that coverage does or does not exist or does not exist for any particular claim or type of claim under any such policy. Whether coverage exists or does not exist for any particular claim under any such policy depends on the facts and circumstances involved in the claim and all applicable policy wording.

Policy Number: BK01116165

Highlights of Changes

This is a summary of how your coverage changes when renewing your Business Insurance Policy. **No coverage is provided by this summary nor does it replace any provisions of your policy. The policy alone determines the scope of your insurance protection.** Please read it carefully and review its Declarations for complete information on your coverage. If you have any questions about your coverage, please contact an insurance agent for The St. Paul.

If CL/BF 22 86 10 01, the Liability Broadening Endorsement, is part of your renewal policy, the following changes have been made to CL/BF 20 10 09 99 Liability Coverage Part:

Changes That Broaden Coverage

- The "Personal Injury" or "Advertising Injury" exclusion has been amended to not apply to "personal injury" or "advertising injury" assumed in an "insured contract".
- Medical Payments coverage has been amended to make Medical Payments coverage available for your volunteer workers.
- The period of time for incurring and reporting medical expense under Medical Payment coverage has been increased to 3 years. Previously it was 1 year.
- The Who Is An Insured provision has been amended to add as an additional insured any person or organization with respect to that person or organization's liability as a grantor of franchise to you, but only if you are required in a written contract or agreement, made before the injury or damage occurs and in effect during the policy period, to add that person or organization as an insured under your policy. A certificate of insurance must have been issued listing that person or organization as an additional insured. Previously, this coverage was optional.
- The Who Is An Insured provision has been amended to add as an additional insured any person or organization with respect to that person's or organization's liability arising out of equipment leased to you, but only if you are required in a written contract or agreement, made before the injury or damage occurs and in effect during the policy period, to add that person or organization as an insured under your policy. A certificate of insurance must have been issued listing that person or organization as an additional insured. Additional insured coverage for that person or organization will not apply: (a) to any "bodily injury" or "property damage" that occurs, or "personal injury" or "advertising injury" that is first committed, after the lease expires; or (b) if the "bodily injury", "property damage", "personal injury" or "advertising injury" arises out of the sole negligence of that person or organization. Previously, this additional insured coverage was optional.
- The Who Is An Insured provision has been amended to add as an additional insured any person or organization with respect to that person's or organization's liability arising out of premises leased to you or that is temporarily occupied by you with permission of the owner, but only if you are required in a written contract or agreement, made before the injury or damage occurs and in effect during the policy period, to add that person or organization as an insured under your policy. A certificate of insurance must have been issued listing that person or organization as an additional insured. Additional insured coverage for that person or organization will not apply: (a) to any "bodily injury" or "property damage" that occurs, or "personal injury" or "advertising injury" that is first committed, after the lease expires; (b) after you cease to temporarily occupy that premises; or (c) if the "bodily injury", "property damage", "personal injury" or "advertising injury" arises out of the sole negligence of that person or organization. Previously, this additional insured coverage was optional.
- The Who Is An Insured provision has been amended to add as an additional insured any state or political subdivision that has issued a permit in connection with premises you own, rent or control and to which this insurance applies, but only with

Policy Number: BK01116165

Highlights of Changes

respect to certain specified hazards for which the state or political subdivision has issued a permit. Previously, this additional insured coverage was optional.

- The Who Is An Insured provision has been amended to add as an additional insured any state or political subdivision that has issued a permit, but only with respect to operations performed by you or on your behalf for which the state or political subdivision has issued a permit. Previously, this additional insured coverage was optional.
- Coverage for newly acquired organizations other than a partnership, joint venture or limited liability company, over which you maintain ownership or majority interest has been amended to apply for a period of 180 days after you acquire or form the organization or the end of the policy period, whichever is earlier. Previously, a period of 90 days applied.

Changes That Improve Clarity or Readability

- Typographical errors have been fixed in the definitions of "Coverage Territory", "Insured Contract", "Mobile Equipment" and in the Other Insurance provision.

If CL/BF 13 20 09 01, the Property Limitation Endorsement, is part of your renewal policy, the following changes have been made to CL/BF 10 10 09 99 Property Coverage Part:

Changes That Limit or Reduce Coverage

- "Money" and "Securities" has been added to Property Not Covered except as provided in the Additional Coverage for "Money" and "Securities"
- Wording has been added to the Water Exclusion for water that backs up or overflows from a sewer, drain or sump to clarify that the Additional Coverage for Sewer or Water Back-up is the most we will pay for covered losses due to Sewer or Water Back-up.

If CL/BF 20 21 10 01, Limitation of Coverage - Known Injury or Damage Endorsement is part of your renewal policy, the following changes have been made to CL/BF 20 10 09 99 Liability Coverage Part:

Changes that Limit or Reduce Coverage – Depending on the Law that Applies

Important Note: The changes described in this section limit or exclude coverage anywhere our coverage intent would be interpreted more broadly than what's intended by the revised wording under the law that applies. Although this endorsement does not change our coverage intent, it does limit coverage if the law of a state that has adopted a continuous or multiple trigger of coverage for bodily injury or property damage applies to your policy and if your previous policy did not include a similar endorsement. Elsewhere, these amendments don't change coverage. Based on the applicable state's law regarding trigger of coverage, if a continuation, change or resumption, while this policy is in effect or after it ends, of bodily injury or property damage, that a described insured knew before the beginning of this policy occurred, already would not be covered under this policy without this endorsement, then this endorsement does not apply. In that situation, this endorsement is not needed and has no effect.

- The Insuring Agreement provision relating to Bodily Injury or Property Damage has been amended to show that we consider any continuation, change or resumption of a previously known bodily injury or property damage to occur before the insuring agreement begins. If a continuous or multiple trigger of coverage applies to this policy under the law of the applicable state, and a continuation, change or resumption of previously known Bodily Injury or Property Damage would otherwise be

Policy Number: BK01116165

Highlights of Changes

covered under this policy because it would be considered to have occurred while this policy is in effect, then this endorsement operates to exclude coverage for such continuation, change or resumption of previously known Bodily Injury or Property Damage. That result would happen because all of that Bodily Injury or Property Damage would be considered under this policy to have occurred before this policy begins.

- The Insuring Agreement has been amended to show when Bodily Injury or Property Damage will be deemed to have been known by a Described Insured.
- Definitions have been added for Designated Employee, Designated Volunteer Worker and Described Insured. Such definitions have been added to clarify which persons qualify as Described Insureds with respect to the other amendments.

Changes That Broader Coverage – Depending on the Law that Applies

- The Insuring Agreement has been amended to show that we consider Bodily Injury or Property Damage which occurs during the policy period and that no Described Insured knew, prior to the policy period, had occurred to include any continuation, change or resumption of that Bodily Injury or Property Damage after the end of the policy period.

If CL/BF 27 15 10 01, Limitation of Coverage to First Manifested Bodily Injury and Property Damage Endorsement is part of your renewal policy, the following changes have been made to CL/BF 20 10 09 99 Liability Coverage Part:

Changes that Limit or Reduce Coverage – Depending on the Law that Applies

Important Note: The changes described in this section limit or exclude coverage anywhere our coverage intent would be interpreted more broadly than what's intended by the revised wording under the law that applies. Although this endorsement does not change our coverage intent, it does limit coverage if the law of a state that has adopted a continuous or multiple trigger of coverage for bodily injury or property damage applies to your policy and if your previous policy did not include a similar endorsement. Elsewhere, these amendments don't change coverage. Based on the applicable state's law regarding trigger of coverage, if a continuation, change or resumption, while this policy is in effect or after it ends, of bodily injury or property damage that occurred before this policy begins already would not be covered under this policy without this endorsement, then this endorsement does not apply. In that situation, this endorsement is not needed and has no effect.

- The Insuring Agreement provision relating to Bodily Injury or Property Damage has been amended to show that this policy only applies if the Bodily Injury or Property Damage are not covered under another insurance policy issued to you by us or any of our affiliated insurance companies, unless that policy was purchased specifically to apply in excess of the applicable coverage in this policy. There is one circumstance in which this amendment would operate to exclude coverage for any otherwise covered continuation, change, or resumption of Bodily Injury or Property Damage that is first manifested while this policy is in effect, despite the fact that all such Bodily Injury or Property Damage would be considered under this policy to have happened while this policy is in effect. That one circumstance is when the Bodily Injury or Property Damage is covered by another policy issued to you by us or any of our affiliated insurance companies, which was not purchased specifically to apply in excess of the applicable coverage in this policy. Under a continuous or multiple trigger of coverage, another policy of that nature can apply to such Bodily Injury or Property Damage, for example, if that policy is in effect before this policy and during the period of time when part of the Bodily Injury or Property Damage is considered under that policy to happen. Under such a trigger of coverage, that can be before the Bodily Injury or Property Damage is first manifested if that policy does not have an endorsement similar to this endorsement.

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Highlights of Changes

- The definition of Bodily Injury has been amended to show that all covered bodily injury, sickness or disease shall be deemed to occur at the time it is first manifested.
- The definition of Property Damage has been amended to show that all physical injury to tangible property shall be deemed to occur at the time it is first manifested.
- Definitions have been added for First Manifested, Designated Employee, Designated Volunteer Worker, Described Insured. Such definitions have been added to clarify when Bodily Injury or Physical injury to tangible property becomes first manifested and to clarify which persons qualify as Described Insureds with respect to the other amendments. The definition of First Manifested also shows that we consider any continuation, change or resumption of Bodily Injury or Physical injury to tangible property to be deemed first manifested at the time the Bodily Injury or Physical injury to tangible property from which it continues, changes or resumes is first manifested. If a continuous or multiple trigger of coverage applies to this policy under the law of the applicable state, and a continuation, change or resumption of Bodily Injury or Physical injury to tangible property would otherwise be covered under this policy because the continuation, change or resumption would be considered to have occurred while this policy is in effect even though the Bodily Injury or Physical injury to tangible property first happened before this policy begins, then this endorsement operates to exclude coverage for such continuation, change or resumption of that Bodily Injury or Physical injury to tangible property. That result would happen because all of that Bodily Injury or Property Damage would be considered under this policy to have occurred before this policy begins and at the time such Bodily Injury or Physical injury to tangible property is first manifested.

If CL/BF 23 92 10 01 Professional Services Exclusion is part of your renewal policy, the following changes have been made to CL/BF 20 10 09 99 Liability Coverage Part:

Changes That Improve Clarity or Readability

- The Professional Services exclusion has been amended to revise wording and to add more examples of excluded professional services.

If CL/UL 21 18 10 01 Professional Services Exclusion is part of your renewal policy, the following changes have been made to CL/UL 00 01 02 93 Commercial Umbrella Liability Coverage Form:

Changes That Improve Clarity or Readability

- The Professional Services exclusion has been amended to revise the wording and to add more examples of excluded professional services.

If CL/UL 21 74 10 01 Amendment of Insuring Agreement and Who Is An Insured is part of your renewal policy, the following changes have been made to CL/UL 00 01 02 93 Umbrella Coverage Form:

Changes That Broaden Coverage

- The Insuring Agreement has been amended to show that damages because of Bodily Injury include damages claimed by any person or organization for care, loss of services or death resulting at any time from the Bodily Injury.
- The Who Is An Insured provision has been amended to include Limited Liability Company. Your members and your managers are also insured, but only with respect to the conduct of your business.

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Highlights of Changes

If CL/UL 21 72 10 01, Limitation of Coverage – Known Injury or Damage Endorsement is part of your renewal policy, the following changes have been made to CL/UL 00 01 02 93 Commercial Umbrella Liability Coverage Form:

Changes that Limit or Reduce Coverage – Depending on the Law that Applies

Important Note: The changes described in this section limit or exclude coverage anywhere our coverage intent would be interpreted more broadly than what's intended by the revised wording under the law that applies. Although this endorsement does not change our coverage intent, it does limit coverage if the law of a state that has adopted a continuous or multiple trigger of coverage for bodily injury or property damage applies to your policy and if your previous policy did not include a similar endorsement. Elsewhere, these amendments don't change coverage. Based on the applicable state's law regarding trigger of coverage, if a continuation, change or resumption, while this policy is in effect or after it ends, of bodily injury or property damage, that a described insured knew before the beginning of this policy occurred, already would not be covered under this policy without this endorsement, then this endorsement does not apply.

- The Insuring Agreement provision relating to Bodily Injury or Property Damage has been amended to show that we consider any continuation, change or resumption of a previously known bodily injury or property damage to occur before the insuring agreement begins. If a continuous or multiple trigger of coverage applies to this policy under the law of the applicable state, and a continuation, change or resumption of previously known Bodily Injury or Property Damage would otherwise be covered under this policy because it would be considered to have occurred while this policy is in effect, then this endorsement operates to exclude coverage for such continuation, change or resumption of previously known Bodily Injury or Property Damage. That result would happen because all of that Bodily Injury or Property Damage would be considered under this policy to have occurred before this policy begins.
- The Insuring Agreement has been amended to show when Bodily Injury or Property Damage will be deemed to have been known by a Described Insured.
- Definitions have been added for Designated Employee, Designated Volunteer Worker and Described Insured. Such definitions have been added to clarify which persons qualify as Described Insureds with respect to the other amendments.

Changes That Broaden Coverage – Depending on the Law that Applies

- The Insuring Agreement has been amended to show that we consider Bodily Injury or Property Damage which occurs during the policy period and that no Described Insured knew, prior to the policy period, had occurred to include any continuation, change or resumption of that Bodily Injury or Property Damage after the end of the policy period.

If CL/UL 21 73 10 01, Limitation of Coverage to First Manifested Bodily Injury and Property Damage Endorsement is part of your renewal policy, the following changes have been made to CL/UL 00 01 02 93 Commercial Umbrella Liability Coverage Form:

Changes that Limit or Reduce Coverage – Depending on the Law that Applies

Important Note: The changes described in this section limit or exclude coverage anywhere our coverage intent would be interpreted more broadly than what's intended by the revised wording under the law that applies. Although this endorsement does not change our coverage intent, it does limit coverage if the law of a state that has adopted a continuous or multiple trigger of coverage for bodily injury or property damage applies to your policy and if your previous policy did not include a similar endorsement. Elsewhere, these amendments don't change coverage. Based on the applicable state's law regarding trigger of coverage, if a continuation, change or resumption, while this policy is in effect or after it ends, of bodily injury or property

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Highlights of Changes

damage that occurred before this policy begins already would not be covered under this policy without this endorsement, then this endorsement does not apply. In that situation, this endorsement is not needed and has no effect.

- The Insuring Agreement provision relating to Bodily Injury or Property Damage has been amended to show that this policy only applies if the Bodily Injury or Property Damage are not covered under another insurance policy issued to you by us or any of our affiliated insurance companies, unless that policy was purchased specifically to apply in excess of the applicable coverage in this policy. There is one circumstance in which this amendment would operate to exclude coverage for any otherwise covered continuation, change, or resumption of Bodily Injury or Property Damage that is first manifested while this policy is in effect, despite the fact that all such Bodily Injury or Property Damage would be considered under this policy to have happened while this policy is in effect. That one circumstance is when the Bodily Injury or Property Damage is covered by another policy issued to you by us or any of our affiliated insurance companies, which was not purchased specifically to apply in excess of the applicable coverage in this policy. Under a continuous or multiple trigger of coverage, another policy of that nature can apply to such Bodily Injury or Property Damage, for example, if that policy is in effect before this policy and during the period of time when part of the Bodily Injury or Property Damage is considered under that policy to happen. Under such a trigger of coverage, that can be before the Bodily Injury or Property Damage is first manifested if that policy does not have an endorsement similar to this endorsement.
- The definition of Bodily Injury has been amended to show that all covered bodily injury, sickness or disease shall be deemed to occur at the time it is first manifested.
- The definition of Property Damage has been amended to show that all physical injury to tangible property shall be deemed to occur at the time it is first manifested.
- Definitions have been added for First Manifested, Designated Employee, Designated Volunteer Worker, Described Insured. Such definitions have been added to clarify when Bodily Injury or Physical injury to tangible property becomes first manifested and to clarify which persons qualify as Described Insureds with respect to the other amendments. The definition of First Manifested also shows that we consider any continuation, change or resumption of Bodily Injury or Physical injury to tangible property to be deemed first manifested at the time the Bodily Injury or Physical injury to tangible property from which it continues, changes or resumes is first manifested. If a continuous or multiple trigger of coverage applies to this policy under the law of the applicable state, and a continuation, change or resumption of Bodily Injury or Physical injury to tangible property would otherwise be covered under this policy because the continuation, change or resumption would be considered to have occurred while this policy is in effect even though the Bodily Injury or Physical injury to tangible property first happened before this policy begins, then this endorsement operates to exclude coverage for such continuation, change or resumption of that Bodily Injury or Physical injury to tangible property. That result would happen because all of that Bodily Injury or Property Damage would be considered under this policy to have occurred before this policy begins and at the time such Bodily Injury or Physical injury to tangible property is first manifested.